


Information for Guaranty Agencies on Exceptional Mitigating Circumstances Appeals



A guaranty agency does NOT have a role in a school's appeal based on any of the established exceptional mitigating circumstances. An exceptional mitigating circumstances appeal is decided solely by the U.S. Department of Education (Department) based on information submitted by the school and maintained in the Department's records.

The types of exceptional mitigating circumstances appeals a school may submit are:

- participation rate index appeal;
 - economically disadvantaged and placement rates appeal;
 - economically disadvantaged and completion rates appeal;
 - average cohort default rates appeal;
- AND
- low number of borrowers appeal.

If a guaranty agency receives an exceptional mitigating circumstances appeal from a school, the guaranty agency should **immediately** contact the school and inform it that all exceptional mitigating circumstances appeals must be submitted directly to the Department's Default Management Division. The guaranty agency should refer the school to this Guide for the time frames associated with submitting an exceptional mitigating circumstances appeal and for the address to which the school must send its appeal.

**Note**

The guaranty agency should notify the Department's Default Management Division that it has contacted the school.